

- [c8] A method according to Claim 1 wherein said ATM can pay out less than the amount of money transferred.
- [c9] A system for enabling a payer to transfer money to a payee according to the method of Claim 1 comprising said first location, said second location, said central processor, said AVRS, and said ATM.
- [c10] A method of enabling a payer to transfer funds to a payee comprising
- (A) providing a first location where a payee can purchase a payee card having an encoded identifying number that can be read by an ATM and having a first PIN printed thereon;
 - (B) providing a second location where a payer can purchase a payer card for transferring a first amount of money, where said payer card has a second PIN printed thereon;
 - (C) providing a central processor having a database that comprises a payee account identified with said first PIN and said encoded identifying number and a payer account identified with said second PIN, where said central processor can
 - (1) receive information from an AVRS, said information including said first and second PINs and a second amount of money, the amount that said payer would like to transfer;
 - (2) determine
 - (a) whether said payee account is identified with said first PIN and said payer account is identified with said second PIN; and
 - (b) a third amount of money, the amount in said payer account;
 - (3) notify said AVRS of said third amount;
 - (4) notify said AVRS that a transfer of said second amount is approved if said payee account is identified with said first PIN and said payer account is identified with said second PIN and said second amount does not exceed said third amount;
 - (5) authorize an ATM to pay out said second amount; and
 - (D) providing an AVRS that can, when called by a payer,
 - (1) receive from said payer information that comprises said first and second PINs and said second amount and transmit that information to said central processor;

[c11] A method according to Claim 10 wherein said encoded identifying number is covered by a removable tape that, once removed, cannot be replaced.

[c12] A method according to Claim 10 wherein said first amount of money is printed on said payer card.

[c13] A method according to Claim 10 wherein said central processor can withhold authorization of said transfer if said payer card is reported stolen.

[c14] A method according to Claim 10 wherein said central processor does not authorize said ATM to make said payment until about ½ hour to about 1 hour after said central processor receives said information.

[c15] A method according to Claim 10 wherein said encoded identifying number is on a magnetic strip.

[c16] A system for enabling a payer to transfer money to a payee according to the method of Claim 10 comprising said first location, said second location, said central processor, said AVRS, and said ATM.

[c17]

A method of enabling a payer to transfer funds to a payee comprising

(A) providing a first location where a payee can purchase a payee card having

(1) a magnetically-encoded identifying number that can be read by an ATM;

(2) a first PIN printed thereon; and

(3) a first telephone number printed thereon;

(B) providing a second location where a payer can purchase a payer card for transferring a first amount of money, where said payer card has a second PIN

and a second telephone number printed thereon;

(C) providing a central processor having a database that comprises

- (1) a payee account identified with said first PIN, said first location, said magnetically-encoded identifying number, and a second amount, where said second amount is the amount in the account; and
- (2) a payer account identified with said second PIN, said second location, and a third amount, where said third amount is the amount in said payer account;

where said central processor can

- (1) receive information from an AVRS, said information including said first and second PINs and a fourth amount of money, where said fourth amount is the amount that said payer would like to transfer;
- (2) determine
 - (a) if said payee account is identified with said first PIN and said payer account is identified with said second PIN; and
 - (b) whether said fourth amount exceeds said third amount;
- (3) notify said AVRS of said third amount;
- (4) notify said AVRS that a transfer of said fourth amount is approved if
 - (a) said payee account is identified with said first PIN and said payer account is identified with said second PIN; and
 - (b) said fourth amount does not exceed said third amount; and
- (5) if said transfer is approved, debit said payer account and credit said payee account for said fourth amount;
- (6) receive information from an ATM, said information comprising
 - (a) said magnetically-encoded identifying number;
 - (b) said first PIN; and
 - (c) a fifth amount of money, where said fifth amount is the amount that said payee wishes to withdraw from said payee account;
- (7) determine whether said fifth amount exceeds said second amount;
- (8) authorize a bank to pay out said fifth amount from said ATM when said fifth amount does not exceed said second amount; and
- (9) debit said payee account by said fifth amount;

(D) providing an AVRS that can, when called by a payer,

(1) receive from said payer information that comprises said first and second PINs and said fourth amount and transmit said information to said central processor; and

(2) inform said payer whether the transfer of said fourth amount is approved;

(E) providing a bank that can, when authorized to do so by said central processor, direct at least one ATM to pay out said fifth amount; and

(E) providing at least one ATM that can pay out said fifth amount when

(1) said payee card is inserted into said ATM;

(2) said first PIN is entered into said ATM; and

(3) said ATM is directed to pay out said fifth amount by said bank.

[c18] A method according to Claim 17 wherein said central processor can withhold authorization of said transfer if said payer card is reported stolen.

[c19] A method according to Claim 17 wherein said central processor does not authorize said bank to make said payment until about ½ hour to about 1 hour after said central processor receives said information.

[c20] A system for enabling a payer to transfer money to a payee according to the method of Claim 17 comprising said first location, said second location, said central processor, said AVRS, said bank, and said ATM.